

Exhibit L

Important Note: In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.

**INITIAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**

ACCOUNT NUMBER: 6646

 PROPERTY ADDRESS:
 8391 N 550 W
 BRYANT IN 47326

ANALYSIS DATE: FEBRUARY 03, 2010

 45755-0000350-001
 WILLIAM J FUTRELL
 8391 N 550 W
 BRYANT IN 47326-9090

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

Section 1:		ESTIMATED AMOUNT(S)	AMOUNT(S) USED
DESCRIPTION	NEXT DUE DATE	OF NEXT DISBURSEMENT	IN PRIOR ANALYSIS
COUNTY	MAY 2010	82.93	0.00
TOTAL ANNUAL DISBURSEMENTS:		82.93	0.00
TOTAL ESCROW PAYMENT:		6.91	0.00

The amounts above are based on either an estimate previously provided or the amount last disbursed.

NOTE: If you pay the escrow shortage amount of \$527.14, your new total payment will automatically be adjusted to \$664.16 effective with your AUGUST 01, 2009 payment. If you do not pay the shortage, your total payment effective AUGUST 01, 2009 will be \$708.08.

Payment change:	New	Prior Analysis
Escrow	6.91	0.00
Surplus/Shortage	43.92	0.00
Escrow Shortage Spread 12 Months		

Total	50.83	0.00
Principal/Interest	657.25	657.25
Total Payment	708.08	657.25

Depending on the timing of when your next billing notice is released, you may not see the payment change until the following billing notice.

For details about the difference between the old and new payment amounts, please reference the **ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT** and **AMOUNT(S) USED IN PRIOR ANALYSIS** columns listed above.

**Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.**

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

NOTE — you must use the below address when remitting your escrow shortage payment

THIS COUPON MUST ACCOMPANY YOUR ESCROW SHORTAGE PAYMENT

GMAC
Mortgage

WILLIAM J FUTRELL

 GMAC MORTGAGE
 PO BOX 79162
 PHOENIX AZ 85062-9162
THIS IS NOT A CHECK

NOTE — you must use this address when remitting your escrow shortage payment

Account Number	Shortage Amount
6646	527.14
Total Amount Enclosed \$	

If you pay the escrow shortage amount of \$527.14, your new payment will be automatically adjusted to \$664.16 effective with your AUGUST 01, 2009 payment.

By sending your check, please be aware that you are authorizing us to use information on your check to make a one-time electronic debit to your account at the financial institution indicated on the check. This electronic debit will be for the amount of your check.

12-12020-mg Doc 8315-15 Filed 03/16/15 Entered 03/16/15 16:35:27 Exhibit L
 ANALYSIS TYPE: 1/6 AGGREGATE to Declaration Pg 3 of 3

PROJECTED ESCROW BALANCE AS OF: JULY 31, 2009

ACCOUNT NUMBER: 6646
 -499.49 *

- * Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			499.49-	27.65
08/01/09	6.91	.00	492.58-	34.56
09/01/09	6.91	.00	485.67-	41.47
10/01/09	6.91	.00	478.76-	48.38
11/01/09	6.91	.00	471.85-	55.29
12/01/09	6.91	.00	464.94-	62.20
01/01/10	6.91	.00	458.03-	69.11
02/01/10	6.91	.00	451.12-	76.02
03/01/10	6.91	.00	444.21-	82.93
04/01/10	6.91	.00	437.30-	89.84
05/01/10	6.91	82.93-	513.32-	13.82 L
06/01/10	6.91	.00	506.41-	20.73
07/01/10	6.91	.00	499.50-	27.64

Current Escrow Balance: 82.93-

Esc Rcpts to Eff Dt Esc Disb Prior to Eff Dt

Due Dt Due Amt Disb Date Disb Amt

*Indicates Sum of Remaining Escrow Payments
 &/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
 -513.32

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
 13.82

Section 3:



SHORTAGE

527.14

ESCROW ACCOUNT ACTIVITY (AUGUST 01, 2008 - JULY 31, 2009)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
BEGINNING	BALANCE		.00			.00
08/01/08		.00	.00		.00	.00
09/01/08		.00	.00		.00	.00
10/01/08		.00	.00		.00	.00
11/01/08		.00	.00		.00	.00
12/01/08		.00	.00		.00	.00
01/01/09		.00	.00		.00	.00
02/01/09		.00	.00		.00	.00
03/01/09		.00	.00		.00	.00
04/01/09		.00	.00		.00	.00
05/01/09		.00	.00		.00	.00
06/01/09		.00	.00	TAX	82.93-	82.93-
07/01/09		.00	.00		.00	82.93-